DEPARTMENT OF HUMAN SERVICES

Economic Assistance and Employment Supports Division

Financial Aid Guide

A Resource for SNAP and Cash Programs

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Guide Overview

The primary purpose of financial aid is to provide assistance to students who have a demonstrated financial need, or who show academic or special talent. Awards may come from any combination of grants, scholarships, loans or part-time employment. The financial aid awarded to a student may be from federal, state, institutional or local funds.
This guide is intended to help alleviate some of the issues and questions surrounding the evaluation of financial aid income and expenses, as well as coding both in MAXIS.

This guide will:

- Define financial aid types
- Define educational expenses
- Describe some of the most common forms of financial aid encountered by eligibility workers
- Discuss counted student income and how it is determined for the SNAP budget

For MFIP, all student financial aid for undergraduates is excluded. Therefore, a majority of the information in this guide pertains to SNAP.

Use this guide together with, not in place of, the Combined Manual (CM). Direct case-specific questions about the information provided in this guide to Policy Quest.

Students

The Combined Manual 002.27 defines a full-time student:

MFIP, DWP, GA: A person who is enrolled in a graded or ungraded primary, intermediate, secondary, GED preparatory, trade, technical, vocational, or post-secondary school, and who meets the school's standard for full-time attendance. Summer vacations and school holidays do not affect the student's full-time status.

SNAP: A person who meets the definition of full-time student as defined by the school the person is attending. Summer vacations and school holidays do not affect the student's full-time status.

In addition to defining who is considered a student, it is important to remember that attending school may affect a person’s eligibility for SNAP. A student is ineligible for SNAP unless he/she meets one of the following criteria (CM0011.18):

- Under age 18 or age 50 or over.
- Physically or mentally unable to work. Follow the Unfit for Employment provisions in CM0028.06.12 (Who is Exempt from Work Registration).

- Attending a school that is not an institution of higher education. Refer to the Guide to Determine Institution of Higher Education Status for the Food Support Program found in the Guides and Handbooks section of the Combined Manual.
- Attending school less than half time
- Employed and paid for at least 20 hours per week, or self-employed for a minimum of 20 hours per week and paid in cash at the equivalent of at least equal to the federal minimum hourly wage multiplied by 20 hours. This includes on-the-job training and paid internships or apprenticeships.
- Responsible for the physical care of a dependent household member under the age of 6.
- Responsible for the physical care of a dependent household member from the ages of 6 through 11 when adequate child care is not available to enable the student to attend class and/or comply with employment or work study
- A single parent attending an institution of higher education full-time with responsibility for a child under age 12 without regard to availability of child care.
- Participating in an on-the-job training program. A person is considered to be participating in an on-the-job training program only during the period of time the person is being trained by the employer.

If the student does not meet any of the criteria above, they could still be an eligible student if they are attending an institution of higher education and meet 1 of the criteria below. A student attending an institution of higher education is considered enrolled beginning on the 1st day of the school term. This status continues through normal periods of class attendance and winter and summer vacation breaks, unless the student graduates, is suspended or expelled, drops out, or does not intend to register for the next normal school term.

- Approved by the school for a state or federally] financed work study program during the academic school year. Work study must be renewed and re-verified every academic year. This exemption begins the month in which the student begins classes or the month work study is approved, whichever is later. The exemption shall continue until the end of the month in which the school year ends. The academic school year covers the period of time from July through June.
- Persons participating in and in compliance with Workforce Innovation and Opportunity Act (WIOA), Trade Adjustment Assistance (TAA) or Trade Readjustment Assistance (TRA), or Supplemental Nutrition Assistance Program Employment & Training (SNAP E&T).
- Enrolled in a program that is less than 2-years and is intended to and will likely lead directly to employment. Examples include but are not limited to Perkins V programs, High-Priority Occupation programs, and most career and technical education programs. Whether or not a student's program of study meets this definition will be determined by the institution of higher education using Financial Aid Information Form (DHS-2646) (PDF).

Student Financial Aid

Student financial aid consists of loans, grants, scholarships, and work study funds to be used for educational and living expenses while attending school. Financial aid wholly or partially funded by the United States Department of Education is Title IV aid. Some public assistance programs treat Title IV aid differently from other financial aid. See CM 0017.15.36 and 0017.15.36.06.

Title IV aid includes:

- Pell or BEOG (Basic Educational Opportunity Grants) grants
- Presidential Access Scholarships (Super Pell)
- Supplemental Education Opportunity Grants (SEOG)
- Minnesota State Scholarships and Grants
- Stafford Loan (formerly Guaranteed Student Loan)
- PLUS Loans
- Perkins Loans (formerly NDSL)
- Federal Direct Loans
- SLS (formerly ALAS)
- Robert C. Byrd Honor Scholarships
- Federal work study income
- Bureau of Indian Education's (BIE) Higher Education Grant Program (formerly Bureau of Indian Affairs Grant Program)
- High School Equivalency Program (HEP)
- College Assistance Migrant Program (CAMP)
- Upward Bound (Trio Grants)
- National Early Intervention Scholarship and Partnership Program
- Robert E. McNair Post-Baccalaureate Achievement

Aid that is federally funded but not under Title IV includes:

- Workforce Innovation and Opportunity Act (WIOA)
- Veterans benefits or other benefits through the United States Armed Services

Aid that is not federally funded includes:

- SELF (Student Educational Loan Fund) loan programs
- State work study income
- Division of Rehabilitation Services, Department of Employment and Economic Development

Financial Aid Income: Counted or Excluded?

MFIP, DWP, GA, GRH: Do not count student financial aid as income.
Do not count veterans benefits designated for educational assistance as income. Treat the remaining amount of the benefit as unearned income.
For MFIP, work study hours are subject to verification for work participation rate purposes.

MSA: For SSI recipients no action is required, SSA makes all income determinations.
For non-SSI recipients, do not count student financial aid as income.

SNAP: To exclude financial aid income, a student must be enrolled in one of the following:

- A recognized institution of post-secondary education.

- A school for the disabled.

- A vocational education program.

- A vocational or technical school.

- A program that provides for obtaining a secondary school diploma or the equivalent.

Exclude Tribal Development Student Assistance Revolving Loans (DSARLP) made under the Tribal Development Student Assistance Act.

Exclude all Title IV financial aid and income from Bureau of Indian Education (BIE) student assistance programs, formerly known as Bureau of Indian Affairs (BIA).

For student loans other than Title IV or BIE, verify with the financial institution whether repayment of other student loans is deferred or non-deferred. For this purpose, deferred means the financial institution does not require repayment for 60 days or more from when the loan was issued. Whether or not a student is making payments does not affect whether a loan is a deferred payment loan.

- Count student loans if repayment is deferred.
- Exclude student loans if repayment is non-deferred.

Exclude all financial aid earmarked for a specific expense. Earmarked (designated) means to set aside for a specific purpose, use, recipient, etc.

Financial aid income that is counted as unearned income is not entered on a UNEA panel. Instead, the aid type is coded on the STIN panel. The Type field should be completed with the appropriate code and MAXIS will correctly count or exclude it. How student income is budgeted will be discussed later in the guide.

Work Study income is treated as earned income and is entered on the JOBS panel when earned. Note: Currently the system does not read the State Work Study Income from the Food Support Prospective Income Calculation Pop-up (PIC). It reads what is on the JOBS panel which is incorrect unless Uncle Harry Food Support. See TE02.06.02 for the workaround.

STIN Panel

The STIN panel records all student financial aid income received by the household member for attending school. It includes loans, grants and scholarships. Using PF1 on the “Type” field lists the types of income and whether or not it is Title IV. It is important to designate Title IV and non-Title IV income types accurately because they are treated differently in the counted student income calculation.
See the Appendix – STAT/STIN Coding Table for a list of the financial aid type codes on the STIN panel. This is a useful list, because the PF1 codes on the actual panel do not display the entire description of the financial aid type (to display the entire description, PF12 on the “Type” field, move your cursor to the “View Codes” field, and Transmit). Also, since this panel was created, the names of student loans have changed and some of the financial aid types listed are no longer available (the types crossed out are no longer available).

Complete a STIN panel even if all the financial aid income is excluded.

```
                                   MAXIS                                  FMCFHAM1
 CAF Question 32              Student Income (STIN)                        0 of 0

Ref Last  First   M * Ref Nbr: 01  JONES, ANNE M
 01 JONES ANNE    M *
                    *                                   Months Covered
                    *   Type     Amount    Avail Date    From     Thru   Ver
                    *    __    $ _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    *    __      _______    __ __ __    __ __    __ __    _
                    * Shift PF7/PF8 To Scroll Student Income

Mode: D  Function: STAT  Case Nbr: __168707   Month:          Command: ____ __ __
  Sv: 98        PW: PWSCSL3     SW:          Updated:            User: PWSCSC0
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
      HELP  PMI   EXIT  CNOTE PNOTE       PREV  NEXT  EDIT  OOPS  TRBL  INFO
```

Educational Expenses

MFIP, DWP, GA, GRH:
Because student financial aid is not counted as income, there is no need to count educational expenses.

MSA:

For SSI recipients no action is required, SSA makes all income determinations.

For non-SSI recipients, follow MFIP, DWP, GA, and GRH.

SNAP:

Determine the time period the expenses cover. Deduct total educational expenses from all non-Title IV financial aid. Verify educational expenses before allowing them as a deduction. In addition, deduct additional expenses from work study income

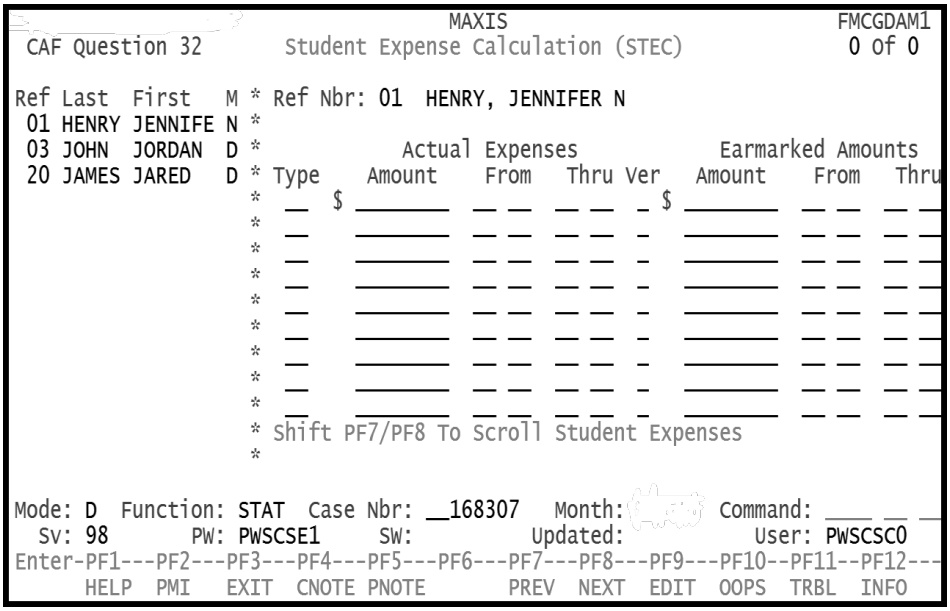
Total all educational expenses EXCEPT those earmarked by a specific financial aid source. Expenses include, but are not limited to:

- Tuition
- Mandatory school fees. Mandatory school fees include: lab fees, equipment fees, student service fees, guaranteed student loan origination and insurance fees, uniforms, and tools.
- Books.
- Supplies.
- Transportation. Use the same transportation expense rate as allowed for self-employment transportation.
- Miscellaneous personal expenses (other than room/board and clothing).
- Dependent care.

STEC Panel

The STEC panel records all school expenses of the household member and identifies any income amounts earmarked for specific types of expenditures.

Complete a STEC panel even if all the financial aid income is excluded.



Verifying Financial Aid and Expenses

MFIP, DWP, GA, GRH, MSA:
Student financial aid income and expenses do not need to be verified for MFIP, DWP, GA, GRH, and MSA as it is excluded.
For MFIP, work study hours are subject to verification for work participation rate purposes.

SNAP:

Verify student income and/or expenses using:

- Financial Aid Information Form (DHS-2646). This form lists the type of aid, amount, and period it is intended to cover. It also has an area for the school to list the expenses of the student.
- The client's award letters. These are good sources of verification because they give the financial aid type, amount, and period it is intended to cover. They don't, however, list the student's educational expenses.
- Other correspondence from the school. You may receive a student account statement from the school. This may verify financial aid and student expenses; however, it may not be easy to read. If you cannot get the information you need from the account statement, or any other correspondence from the school you receive, you will need to request either the award letter or Financial Aid Information Form (DHS-2646).

Financial Aid Types

This section will define some of the more common types of financial aid seen as an eligibility worker. STIN – Type codes that are associated with the financial aid type will also be explained. Refer to the STIN – Financial Aid Type codes in the Appendix.

MN Post-secondary Child Care Grant

The MN Postsecondary Child Care Grant is included in the financial aid package and helps pay for child care expenses. The grant may be paid to the client or the child care provider directly. Communicate with the client to determine how they have decided to disburse the funds. Most of the time clients receiving assistance choose to have the child care provider paid directly. If the client receives CCAP, the Postsecondary Child Care Grant is used first. When the grant is used up, CCAP funds are used.

- ✓ STIN – Type coding: **53**

The Bureau of Indian Education's (BIE) Higher Education Grant Program (formerly known as Bureau of Indian Affairs (BIA) Grant)

The BIE program is not an entitlement program. The purpose of the grant is to provide supplemental financial assistance to eligible American Indian/Alaska Native scholars entering college and who are seeking an associate or baccalaureate degree from a nationally accredited institution.

Exclude Tribal Development Student Assistance Revolving Loans (DSARLP) made under the Tribal Development Student Assistance Act (Code 62 on STIN).

- ✓ STIN – Type coding: **04**.

Veterans Benefits (VA)

Veterans benefits or other benefits through the United States Armed Services are federally funded but not under Title IV. Veterans' Benefits for education are commonly known as the GI Bill, or the Montgomery GI Bill (MGIB). Under this Bill are different chapters: Chapters 30, 31, and 35. The federal government is expanding benefits for veterans and you may encounter other Chapters. Should you be unable to determine how to count the aid after requesting clarification from the client for an award letter or financial aid form, submit a PolicyQuest.

Chapter 30 is for veterans who have active duty service. This benefit can be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses if the veteran is enrolled full-time for a maximum of 36 months. Part-time veteran students receive less, but for a proportionately longer period. MGIB may be used while active but most use the benefits after separation, discharge, or retirement.

Chapter 31 is a vocational rehabilitation program that helps veterans with service-connected disabilities become suitably employed or achieve independence in daily living.

Chapter 35 is the Survivors' and Dependents' Education Assistance Program (DEA) that provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service related condition. The program offers up to 45 months of educational benefits.

Exclude the portion of the VA payment designated, or earmarked, as an educational assistance benefit for the veteran. Count any portion designated for living expenses as unearned income.

If the VA benefit is not designated, exclude the portion the veteran applied toward education/school expenses. Count as unearned income the portion not used toward the veteran's education/school expenses.

If you are uncertain, have the client verify with the school the designated expenses.

- ✓ STIN – Type coding: **11** if not earmarked or **51** if earmarked.

Pell Grants

Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post baccalaureate teacher certification program might receive a Federal Pell Grant.) The maximum amounts can change yearly. However, the amount each student receives depends on financial need, the cost of attendance, their status as a full- or part-time student, and if they are attending school for a full academic year or less.

- ✓ STIN – Type coding: **03**

SEOG

SEOG stands for Supplemental Educational Opportunity Grant. You may also see it as "FSEOG" for "Federal Supplemental Educational Opportunity Grant". It is a federal program that provides grants for undergraduate students with exceptional financial need. Students who will receive Federal Pell Grants and have the most financial need will receive SEOGs first. The SEOG does not need to be repaid.

The SEOG program is administered directly by the financial aid office at each participating school and is therefore called "campus-based" aid. Not all schools participate. Each participating school receives a certain amount of SEOG funds each year from the U.S. Department of Education's office of Federal Student Aid. Once the full amount of the school's SEOG funds has been awarded to students, no more SEOG awards can be made for that year. This system works differently from the Federal Pell Grant Program, which provides funds to every eligible student.

- ✓ STIN – Type coding: **05**

MN State Scholarships and Grants

Minnesota State Grants help students from low- and moderate-income families to pay for educational expenses at eligible Minnesota colleges or universities.

- ✓ STIN – Type coding: **06**

Student Loans

A type of financial aid often seen by eligibility workers is student loans. The following are the main student loan types seen along with a definition of terms associated with those student loans.

Federal student loans include many benefits (such as fixed interest rates and income-based repayment plans) not typically offered with private loans. These are often called "direct" loans. With direct loans, the money comes directly from the U.S. Department of Education. In contrast, private loans, also called indirect loans, are generally more expensive than federal student loans.

For student loans other than Title IV or BIE, verify with the financial institution whether repayment is deferred or non-deferred. For this purpose, deferred means the financial institution

does not require repayment for 60 days or more from when the loan was issued. Whether or not a student is making payments does not affect whether a loan is a deferred payment loan.

- Count student loans if repayment is deferred.
- Exclude student loans if repayment is non-deferred.

Federal student loans (Title IV) are:

- Direct Subsidized Loans and Direct Unsubsidized Loans;
- Direct PLUS Loans (for graduate and professional students or parents); and
- Federal Perkins Loans.

Direct Subsidized Loans and Direct Unsubsidized Loans

Subsidized and unsubsidized loans are federal student loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. These loans are Title IV. The U.S. Department of Education offers eligible students at participating schools Direct Subsidized Loans and Direct Unsubsidized Loans.

Subsidized loans are available to undergraduate students with financial need. Students are not charged interest before they begin repaying the loan because the federal government subsidizes the interest during this time. Unsubsidized loans charge interest from the time the money is first disbursed until it is paid in full. The interest is capitalized, meaning that students pay interest on any interest that has already accrued.

These loans are known as:

- Federal Direct Student Loan
- Federal Direct Stafford/Ford Loan Program
- Federal Direct Unsubsidized Stafford/Ford Loan Program
- Ford Federal Subsidized Loans
- Federal Direct Consolidation Loans
- Unsubsidized Federal Stafford Loan
- Unsubsidized Stafford Loan
- Federal Unsubsidized Stafford Loan
- Direct Subsidized Stafford Loan
- Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Loan
- Unsubsidized Federal Direct Loan
- Direct Subsidized
- Direct Unsubsidized

- ✓ STIN – Type coding: **02**

Direct PLUS Loans (for graduate and professional students or parents)

PLUS loans are federal loans that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education makes Direct PLUS Loans to eligible borrowers through schools participating in the Direct Loan Program.

Direct PLUS loans are known as:

- Federal Direct PLUS Loans
- Federal PLUS Loans

Non-deferred PLUS loans are counted as unearned income.

- ✓ STIN – Type coding: **46** if deferred, **16** if not deferred.

Federal Perkins Loans

Loans made through the Federal Perkins Loan Program, often called Perkins Loans, are low-interest federal student loans for undergraduate and graduate students with exceptional financial need.

- ✓ STIN – Type coding: **01**

Budgeting Counted Student Income for SNAP

Only non-Title IV, non-earmarked financial aid, as well as deferred loans are budgeted as unearned income for SNAP and are entered on the STIN panel. State work study income is budgeted as earned income and is entered on the JOBS panel.
Do not count student income for more months than it is intended to cover.

For student loans other than Title IV or BIE, verify with the financial institution issuing the loan whether repayment of the student loan is deferred or non-deferred. Deferred means the financial institution does not require repayment to start for 60 days or more from when the loan was issued. Count the student loan as income if it is deferred, do not count it if it is not deferred.

For example: A Financial Aid Information Form states a client is receiving $9846 GI Bill for 8/25/13 through 5/7/14. The period it is intended to cover is 8/13 – 5/14. The aid is budgeted for this time period only.

To arrive at a monthly amount to budget (CM0017.15.36.03):

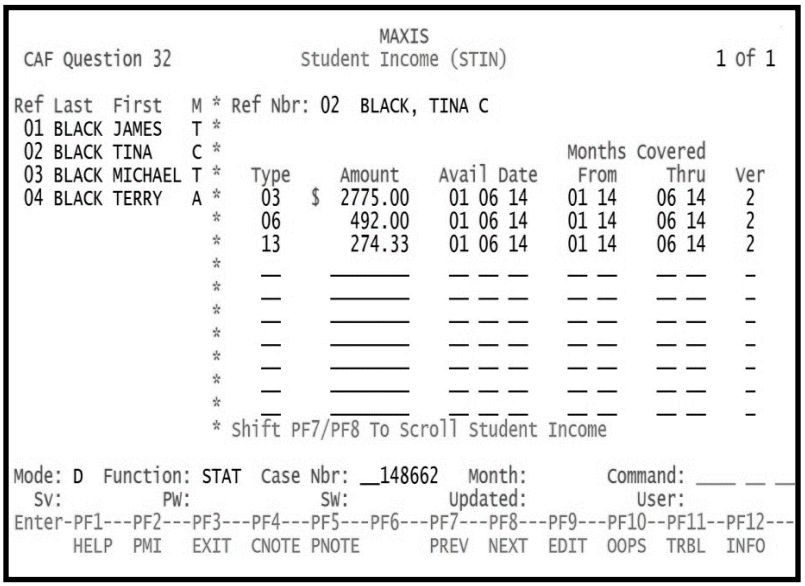
1. Exclude all Title IV or BIE educational assistance.

2. Exclude educational assistance earmarked for specific costs of tuition, mandatory fees, books, supplies, dependent care, transportation, or miscellaneous personal expenses (other than living expenses).
3. Prorate each non-excluded, available financial aid and remaining expenses over the number of months it is intended to cover or it is incurred. The result is the monthly aid and expenses.
4. Subtract all remaining monthly educational expenses used for tuition, mandatory fees, books, supplies, dependent care, transportation, or miscellaneous personal expenses (other than living expenses).
5. Allow a 20% work expense deduction from work study income or fellowships that have a work requirement. See 0017.15.36.09 (Student Financial Aid Deductions) and TEMP Manual TE02.08.050 (Daycare Expenses) for instructions on allowing the deduction.

Continue budgeting student income over the period it is intended to cover for a client no longer in school. Deduct allowable expenses that the client must actually pay. Exclude the income if the grantor of the aid demands immediate repayment beginning with the 1st budget month after the grantor demands repayment.

MAXIS Example

Let's take a look at how counted student income appears in the SNAP budget.



```
                                   MAXIS
 CAF Question 32             Student Income (STIN)                    1 of 1

Ref Last  First   M * Ref Nbr: 02  BLACK, TINA C
 01 BLACK JAMES   T *
 02 BLACK TINA    C *                                   Months Covered
 03 BLACK MICHAEL T *   Type     Amount    Avail Date    From     Thru   Ver
 04 BLACK TERRY   A *    03   $ 2775.00    01 06 14    01 14    06 14    2
                    *    06       492.00    01 06 14    01 14    06 14    2
                    *    13       274.33    01 06 14    01 14    06 14    2
                    *    __     _______     __ __ __    __ __    __ __    _
                    *    __     _______     __ __ __    __ __    __ __    _
                    *    __     _______     __ __ __    __ __    __ __    _
                    *    __     _______     __ __ __    __ __    __ __    _
                    *    __     _______     __ __ __    __ __    __ __    _
                    *    __     _______     __ __ __    __ __    __ __    _
                    *    __     _______     __ __ __    __ __    __ __    _
                    * Shift PF7/PF8 To Scroll Student Income

Mode: D  Function: STAT  Case Nbr: __148662   Month:        Command: ____ __ __
  Sv:          PW:              SW:          Updated:          User:
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
      HELP  PMI   EXIT  CNOTE PNOTE       PREV  NEXT  EDIT  OOPS  TRBL  INFO
```

Tina's financial aid is recorded on the STIN panel. It includes a Pell grant, MN State Grant, and a non-Title IV grant.

```
                                   MAXIS
 CAF Question 32       Student Expense Calculation (STEC)            1 of 1

Ref Last  First   M * Ref Nbr: 02  BLACK, TINA C
 01 BLACK JAMES   T *
 02 BLACK TINA    C *            Actual Expenses            Earmarked Amounts
 03 BLACK MICHAEL T * Type    Amount    From   Thru Ver   Amount    From   Thru
 04 BLACK TERRY   A *  01  $  3657.22  01 14  06 14  2 $ _______  __ __  __ __
                    *  03      625.00  01 14  06 14  2   _______  __ __  __ __
                    *  04     1250.00  01 14  06 14  2   _______  __ __  __ __
                    *  06     1000.00  01 14  06 14  2   _______  __ __  __ __
                    *  07     3250.00  01 14  06 14  2   _______  __ __  __ __
                    *  __    _______  __ __  __ __  -   _______  __ __  __ __
                    *  __    _______  __ __  __ __  -   _______  __ __  __ __
                    *  __    _______  __ __  __ __  -   _______  __ __  __ __
                    *  __    _______  __ __  __ __  -   _______  __ __  __ __
                    * Shift PF7/PF8 To Scroll Student Expenses
                    *

Mode: D  Function: STAT  Case Nbr: __148662   Month:        Command: ____ __ __
  Sv:          PW:             SW:          Updated:           User:
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
     HELP  PMI   EXIT  CNOTE PNOTE       PREV  NEXT  EDIT  OOPS  TRBL  INFO
```

Her expenses are listed on the STEC panel.

```
                                   MAXIS
 Version:  2 of  2          FS Eligibility Results
                         Budget Summary Part I (FSB1)  Prev Approval:   STAT
   Income:
    Gross Wages/Salaries...$  1,290.00     X Counted School Income.$
    Self-employment........$                Farm Loss Offset...(-)$
                           ----------       Total Gross Income....$  1,290.00
   Total Earned Income.....$  1,290.00      Maximum Gross Income..$  3,239.00
                                            Deductions:
    PA Grants..............$                 Standard..........(-)$    163.00
    RSDI...................$                 Earned Income.....(-)$    258.00
    SSI....................$                 Medical...........(-)$
    VA.....................$                 Dependent Care....(-)$
    UC/WC..................$                 Child Support.....(-)$
    Child Support..........$                                          ----------
    Other Unearned Income..$                Total Deductions...(-)$    421.00
                           ----------                                 ==========
   Total Unearned Income...$                Net Income............$    869.00
         Function: ELIG  Case Nbr: __148662 Month: 03 14  Command: ____ __ __
Co:      PW:          SW:          Name: BLACK, JAMES T        User:

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
     HELP        EXIT  CNOTE       NOTC                          TRBL  INFO
```

In ELIG/FS, on FSB1, put an "**X**" in the Counted School Income field and **Transmit**.

```
                                   MAXIS

                                   MAXIS
                          Student Budget Summary
          Name: BLACK , TINA                          Ref: 2
                                 RETRO                  PROSP
     Title IV Income              $                       $
     Counted Fed Work Study   +                       +
                                 ----------              ----------
     Title IV Subtotal        =  $  (EXCLUDED)        = $  (EXCLUDED)

     Non-Title IV Income      +        45.72          +        45.72
     State Work Study         +         0.00          +         0.00
     Student Expenses         -      1088.68          -      1088.68
                                 -----------             ----------
     Student Inc/Exp Subtotal =  $       0.00        = $       0.00

     Earned Income Deduction  -         0.00          -         0.00

     Counted Student Income   =  $       0.00        = $       0.00
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---
                EXIT                                     OOPS
```

This pop-up window displays the calculation used to determine "Counted Student Income" for the SNAP budget. There is a separate pop-up window for each member who has a current STAT/STIN and/or STAT/STEC panel.

$45.72 is being counted as income. This is the $274.33 non-Title IV grant divided by the number of months it is intended to cover (6). The same division is being done to the expenses. In this example, none of the non-title IV income is counted because there are enough expenses to deduct from the counted income.

Resources

http://www.studentaid.ed.gov/types/loans
http://studentaid.ed.gov/
http://www.benefits.va.gov/gibill/index.asp

More Information

The Bureau of Indian Education's (BIE) Higher Education Grant Program
https://www.bie.edu/Resources/HigherEd/index.htm
Pell Grants

https://studentaid.ed.gov/sa/types/grants-scholarships/pell

MN State Scholarships and Grants

http://www.ohe.state.mn.us/mpg.cfm?pageID=138

Appendix – STAT/STIN Coding Table

	Code	STIN- Financial Aide Type	Notes:
Title IV			
	01	Perkins Loan (NDSL)	
	02	Stafford (Formerly GSL)	
	03	Pell Grant	
	04	BIA (BIE) Grant	Bureau of Indian Affairs Grant
	05	SEOG	Supplemental Educational Opportunity Grant
	06	MN State Scholarships & Grants	
	07	Robert C Byrd Scholarship	Funding was eliminated for the 2011-2012 school year
	46	Plus Loan (Deferred)	
	47	~~SLS (ALAS) Loan (Deferred)~~	For enrollment prior to 7/1/94
	17	~~SLS (ALAS) Loan (Non-Deferred)~~	For enrollment prior to 7/1/94
	08	Other Title IV Deferred Income	
	09	Other Title IV Grants	
	10	Other Title IV Scholarships	
Non-Title IV			
	11	VA/GI Bill	
	51	VA/GI Bill (Earmarked)	
	12	Other Deferred Loans (non-Title IV)	
	52	Other Deferred Loans (Earmarked)	
	13	Other Grants	
	53	Other Grants (Earmarked)	e.g. MN Postsecondary Childcare Grant
	14	Other Scholarships	
	54	Other Scholarships (Earmarked)	
	15	Other Aid (non-Title IV)	
	55	Other Aid (Earmarked)	
	60	~~STRIDE Funds (Earmarked)~~	Ended 1998
	61	~~JTPA – Unearned (Earmarked)~~	Ended 2000
Exempt Loans			
	16	Plus Loan (Non-Deferred)	
	17	~~SLS (ALAS) Loan (Exempt)~~	For enrollment prior to 7/1/94
	18	Other non-Deferred Loans (Exempt)	
	62	Tribal DSARLP	